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About this Report

Report structure →

This Annual Report of Al Rajhi Bank provides the reader with a clear and concise picture of how the Bank plans to execute strategy (as far as it is prudent to disclose such information) in light of the mega trends shaping its operating environment. The Report describes the planned course of action by which the Bank will navigate known and unknown waters as it perpetuates the value creation process in the short, medium and long term. The Report covers the various aspects of the Bank's business and the interrelationships between them as it provides the reader with a clearer understanding of future direction.

The preparation of our Annual Report strengthened and reinforced integrated thinking across the Bank, making the Bank more sustainable in creating value over the long term. In preparing this Report, we drew mainly on the concepts, principles, and guidelines from the following sources:

- International Integrated Reporting Framework (www.theiirc.org)
- The Smart Integrated Reporting Methodology™
- Global Reporting Initiative Sustainability Reporting Guidelines – GRI Standards (www.globalreporting.org)

Financial reporting and sustainability reporting are integrated throughout the contents of this Report to highlight the broad concept of value creation and capital formation.

Continuing its leadership role in the digital sphere, the Bank has provided an interactive online report which complements the printed report while serving the diverse information needs of its many stakeholder groups.

Report boundary →

The Financial Statements within this Report illustrate the consolidated performance of the entire Group, comprising Al Rajhi Bank (referred to as "the Bank" in this Report) and its subsidiaries (collectively referred to as the "Group", detailed in Note 1 on page 125). Reporting on the Bank's social and environmental impact within the Management Discussion and Analysis, generally excludes these entities, which account for a small portion of the Group's revenue, assets, and workforce. When contributions by other Group entities are discussed they are referred to as "Group" or "Consolidated".

Our key stakeholder groups have been taken into account when deciding on material aspects to report on, such as topics that reflect the Bank's significant economic, environmental, and social impacts which, in turn, can significantly influence stakeholder decisions. The Bank's reporting focuses on aspects that are material or important – those that may substantively affect the Bank's ability to create value over the short, medium and long term and which have a significant probability of occurrence.

Compliance →

Covering the 12-month period from 1 January to 31 December 2018, this Report is consistent with the Bank's usual annual reporting cycle for financial and sustainability reporting. The contents of the Report are in compliance with all applicable laws, regulations and standards, and guidelines for voluntary disclosures. Additional details can be found in the Corporate Governance Report (pages 85 to 111), Financial Statements and the Notes thereon (pages 113 to 204), and in the Independent Auditors' Report (pages 114 and 119).

When launching new ventures and initiatives the Group always takes into consideration the financial, economic, social, and environmental consequences of its actions. With its best in class systems and risk management processes, the Bank is in complete compliance with all local regulatory requirements.

Queries →

Your comments or questions on this Report are always welcome. In this regard the Bank invites you to contact:

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